For those of you that keep track of such things, you may have noticed that this Retiree Advocate is a bit early. Normally an issue goes out around a month after CTA State Council. Following normal procedure, that would have put delivery of this issue at the end of February -- too late to include some very important information. Obviously, we are encouraging as many of you as possible to attend our Annual Conference on February 27-28 and many of the articles are conference-related.

Marc’s article on the Russo Scholarship and Frank’s article on income tax fraud are also time sensitive.

Of particular importance is information concerning the upcoming elections of officers for 2014-16, and for Delegates to the 2014 NEA Representative Assembly in Denver. Instructions on how to self-nominate are clearly outlined on the forms found in the December/January issue of the California Educator, but you need to be aware of some important checks that CTA/NEA-Retired has put in place. If you are sending in a Declaration of Candidacy form (or two), we will contact you within 5 days of receipt. If you haven’t heard from us, please call 650-577-5150.

Last year we had a member, with a receipt from the Post Office, whose form got lost and whose name didn’t get on the ballot. Along that same line, we had a number of members who didn’t receive ballots. If you haven’t received yours by February 28th, call the above number for a replacement ballot. Incidentally, we have changed Post Offices since last year.

I’m looking forward to seeing many of you in Irvine!

PENSION REFORM ACT OF 2014

Things are not looking good for San Jose Mayor Chuck Reed’s attempts to sabotage the pensions of public employees. First, the Legislative Analyst’s Office (LAO) has said that in the very long run there could be savings, but over the next few decades costs will be extremely high. Second, a Santa Clara judge recently ruled against Mayor Reed’s efforts to make similar changes in San Jose.

Saving the best for last, a Washington D.C. poll showed that 64% of Californians oppose the Act. The only support came from white Republican males. Even GOP women were in opposition. By the time that you receive this issue of the Advocate, Mr. Reed may have decided to pull the Initiative. Let’s hope so!
SHARILYNN GARDELLA RUSSO MEMORIAL SCHOLARSHIP APPLICATIONS NOW AVAILABLE

Marc Sternberger, Vice President

The CTA/NEA-Retired Board of Directors has voted to begin awarding two (2) Sharilynn Gardella Russo Memorial Scholarships. The first recipients will be announced at our Annual Meeting in Los Angeles on May 30, 2014.

By the time you read this, the application for these annual $1,000 scholarships will be available on the website. These scholarships will be given in memory of Sharilynn Russo to provide financial aid to students pursuing a college degree, credential, or certification for a Speech Pathology and/or Audiology-related career in public education in an accredited institution of higher education.

We have contacted the twenty-six higher education programs in California that offer degrees and/or certification in a Speech Pathology and/or Audiology-related career. We have requested that college/university staff involved in these programs, financial aid departments and related organizations inform potential applicants of the availability of these awards. If you know anyone in or entering one of these programs, please let them know about this opportunity. The application deadline is Friday, March 28, 2014.

With these CTA Scholarships we hope to encourage students to enroll in these programs and help support those already in SLP and SLPA programs so they may eventually serve this ever-increasing population of students.

Donations are still gratefully accepted! Please make checks out to the CTA Foundation for Teaching and Learning and write: Sharilynn Gardella Russo Memorial Scholarship Fund in the memo line. Checks should be mailed to Frank Tarantino, 1480 Edgehill Drive, Chula Vista, CA 91913.

ALCOSTA CTA/NEA-RETIRED CHAPTER

Gretchen Lipow, President

Alcosta CTA/NEA-Retired meetings are known for their lively discussions in keeping with the activism of our members in the region. Credit is due to chapter colleagues involved in key issues such as Betty Brown with the Single Payer campaign, Bonny Cediel with Social Security Fairness and Mary Prophet who authored the successful New Business Item on peace at the recent Representative Assembly in Atlanta. There’s lots of energy in our group.

In January, our guest speaker will be CTA Vice President Eric Heins who will join us in conversations about the key issues affecting public education in California. Our chapter meetings have also included speakers from the Health Insurance Counseling & Advocacy Program (HICAP) regarding Medicare, long-term care and other health related topics, CalSTRS experts, state proposition campaigns like 30 and 32 and CTA and NEA member benefits programs. We appreciate the Alcosta Service Center Council staff for their continued support.

This coming year we will be focusing on building our membership and creating ways to involve more retired members. It’s our hope to build on providing a meaningful social network for our members. Finally, I wish to honor the memory of two dynamic leaders of our chapter, Ellen Logue and Sharilynn Russo, who gave so much of themselves working to improve the lives of our teachers.

Alcosta Retired can be contacted at gretchenlipow@comcast.net.
PROTECTING YOUR IDENTITY DURING TAX SEASON

Frank Tarantino, Secretary-Treasurer

Tax season is a very busy time for identity thieves. By using someone’s name and stolen Social Security number, identity thieves can file fraudulent tax returns and receive refunds before their victims even file.

Income tax identity theft is a relatively simple matter. The identity thief accesses the name of his or her victim, along with the victim’s Social Security number, and then files a phony income tax return in the victim’s name and claims a phony refund based upon false information in the return. Identity thieves file early in order to make sure that they get their phony return to the IRS before the identity theft victim files. Often identity thieves take advantage of the conveniences provided by the IRS and have their phony refunds sent to them through direct deposit into a bank account or loaded on to a prepaid debit card.

The IRS has taken numerous steps to combat identity theft and protect taxpayers. During 2012, the IRS prevented issuance of $20 billion in fraudulent refunds including those related to identity theft, up from $14 billion in 2011. The IRS also noted that its identity theft enforcement sweep in January (2012) led to nearly 300 indictments, complaints, and arrests, on top of the thousands of other enforcement actions against identity theft tax fraud. The IRS is continually looking at ways to improve their identity theft filters, increase data security and protect taxpayers’ identities with assistance from their Identity Protection Specialized Unit. The IRS has also doubled the number of staff working on identity theft issues.

Here are some steps that can be taken to help avoid becoming an identity theft victim:

- **Safeguard your Social Security number.** Do not carry anything with your Social Security number on it and do not give it out to businesses or unauthorized individuals.
- **Password protect your tax files.** Adding another layer of password protection to your tax files helps protect you against hackers. The strongest passwords have both letters and symbols.
- **Do not store your tax return and records on your computer.** Many tax returns are filed electronically and subsequently stored on computers. It is important to keep this information from falling into the wrong hands. Download tax information onto a thumb drive that can be stored securely.
- **File tax returns early.** Make sure that your legitimate income tax return is received by the IRS before the identity thief can beat you "to the punch."
- **Avoid suspicious sites.** IRS web addresses should start with www.irs.gov. If a website claims to be run by the IRS, but does not start with this address, there is a good chance it may be fraudulent.
- **Report fraudulent activity.** If you believe you are at risk for tax fraud due to a stolen identity, contact the IRS Identity Protection Specialized Unit at 1-800-908-4490. Victims of identity theft will subsequently be issued a special identification number by the IRS to authenticate future returns.
- **Remember.** The IRS does not initiate contact with taxpayers to request personal or financial information by email. This includes any other type of electronic communication, such as text messages and social media channels.

Sources: LifeLock Alert (March, 2013), IRS website, Financial Times/Journal of Accountability (March, 2013)

CALIFORNIA ALLIANCE FOR RETIRED AMERICANS BOARD REPORT

Pat Ryan, CARA Representative

The CARA Board of Directors met in Burlingame on Wednesday, December 4, 2013. It was a statewide meeting/retreat to plan and evaluate the year’s activities. During the week of December 16-20, we split up into teams and visited the local offices of Congresspersons in the state to discuss the CPI and our position that it not be involved in budget deliberations that would cut Social Security, Medicare or Medicaid. We are against any cuts to vital programs! We have set May 16 as our statewide lobby day and will be visiting the local office of every Congressperson.

This year, instead of a state convention, there will be three (3) regional CARA conferences in different parts of the state so local CARA members can participate without having to deal with travel and lodging expenses. Since 2014 is an election year, part of the agenda will be focusing on getting out the senior vote on our issues. As members of CTA/NEA-Retired, we are also members of CARA.
Come join us for the 10th Annual CTA/NEA-Retired Conference! This year’s conference theme is “Making the Most of Retirement!” You don’t have to be retired to attend. If you are retired or are considering retirement in the next few years you will benefit from the information offered by speakers and workshops on a variety of issues.

Make the most of retirement! Attend this conference to learn how you can STAY CONNECTED, BE PROTECTED and ENJOY BENEFITS! At this conference, you will have opportunities to network with other retired educators during and after sessions. Learn about how CTA/NEA-Retired chapters and members are working to protect and enhance your future. Did you know that the savings you are eligible for through CTA and NEA member benefits more than pay for your annual dues? There will be speakers and workshops on a variety of issues that retirees are interested in.

Make the most of your retirement, join us at the annual conference and HAVE FUN!

To energize and inspire, there will be two keynote speakers:
- CTA President Dean Vogel
- NEA Executive Committee Member Greg Johnson

On Thursday evening we have a wonderful reception planned! Come and meet other participants and have some great snacks!

Registration cost is $100.00 (which includes the Thursday evening reception, Friday breakfast and Friday lunch).

Register at www.cta.org/conferences or call 650-552-5355.

Registration deadline is Friday, February 14, 2014.

REMINDER

We will be voting on some Bylaw changes at the Annual Conference in February. If you would like to read them ahead of time, they can be found in our section of the CTA website. (Hint - the easy way to find us is at cta.org/retired or to search “CTA/NEA-Retired”).

CALSTRS REPORT

Ed Foglia, District II

At a time when politicians and corporate moguls are attacking public employee retirement systems, CalSTRS released a new study that clearly shows that retirees are substantial economic contributors. Our monthly CalSTRS benefit payments generate $11 billion dollars in economic activity. This report dispels the myth that public employee retirees are taking from the economy and costing taxpayers to pay for our retirement. The sources for the retiree CalSTRS monthly benefit payments are: 17% Member Contributions, 17% Employer Contributions, 58% Investment Earnings, and 9% State Contributions. (You can review the entire report with a http://www.calstrs.com/economic-impact-study search - The Economic Impact Study of CalSTRS Benefit Payments in California.)

The Board received an important preliminary report on the Creditable Compensation Regulations. The Law provides that the Board may determine creditable compensation and has the final word on the class of employees and credit contributions to either the Defined Benefit Program (DBP) or Defined Benefit Supplement (DBS) accounts. Currently, CalSTRS no longer issues or updates the Creditable Compensation Guide. Staff provided an historical analysis and prior interpretation of the law on the creditability of compensation and related issues. Because of the permissive interpretations by the districts and no guidance from CalSTRS, creditable compensation was subject to misuse in ways that staff did not anticipate at the time they were made.

The following points were made to the CalSTRS Board on behalf CTA/NEA-Retired:
- Retirees are victims when abuses occur in reporting creditable contributions to either DBP or DBS accounts.
- Retirees pay for the brunt of these mistakes made by others and have absolutely nothing to do with the misreporting of earnings. When retirees receive the bad news about being on a fixed income without any Social Security benefits, especially if their spouse who is covered under Social Security (S.S.) passes away, it is a traumatic debilitating experience to say the least.
- For the past two years, the Retired position on the CalSTRS Board of Directors has been vacant. Therefore, Retirees have no representation or voice on matters that are important and vital to the welfare of retirees. For example, there is no retired member on the Board to attend Appeals Committee hearings.
We hope that 2014 will be the greatest growth year that CTA/NEA-Retired has experienced since its inception almost 30 years ago! Our ethnic minority members are stepping up to lead the way. Of three Chapters currently being organized, one (Imperial County) is led by an ethnic minority member. I have received quite a few contacts from members responding to my last request, with several offering help wherever needed. Please email your full name, city of residence, any other contact information you wish, and a little about yourself. I’ll respond in kind. My email is kingcty@yahoo.com. Not until recently has our Retired membership form included email addresses and voluntary ethnic minority ID. We must “opt-in” to let leadership have our e-mail addresses for efficient, timely communication. Please continue to spread the word to CTA/NEA-Retired friends.

The upcoming CTA Equity and Human Rights Conference that takes place on February 28-March 2 at the Irvine Marriott will be another involvement opportunity. It’s an outstanding conference that combines speakers and workshops to provide all CTA members with a greater understanding of the issues of diversity, equity and social justice. It follows our CTA/NEA-Retired 10th Annual Conference which is February 27-28 in the same hotel. Both conferences have high quality, engaging presenters and leaders. I always come away energized, supported, and continuing to believe that in our diversity is our strength. You can register for both conferences at www.cta.org/conferences.

For more information on the CTA/NEA-Retired 10th Annual Conference refer to the article included in this issue of the Retiree Advocate.

I share the frustration when it comes to exorbitant proposed CalPERS Long-Term Care program premium increases.

CalPERS rationale for an 85% increase in premiums is:
• Worse-than-expected claims, due in part to less stringent underwriting standards in the mid-1990s
• Higher-than-expected claims incidence
• Lower-than-expected investment income

The data given to date seems to belie the claim that CalPERS LTC is going broke. According to the minutes of the August Board Meeting in their Semi-Annual (LTC) Program Update:

There are 150,330 policyholders annually paying $141 million in premiums with an invested value of $3.7 billion. CalPERS has 5,876 members with active claims totaling about $98 million. There has been a total of $1.2+ billion paid into member benefits since its inception. The LTC industry average long-term care length-of-claim is 3.6 years.

If you share our concern, address your complaints to:
CalPERS Board of Administration
P.O. Box 942719, Sacramento, CA 94229-2719
Or
Long-Term Care Customer Service
(800) 982-1775
Monday - Friday, 8:00 a.m. - 5:00 p.m. (PT)

“In order to simplify, it is necessary to release our should, could, would fantasies and examine who you honestly are and how you truly spend your time. Only those objects that are consistent with and enhance that life are relevant. The rest is just plain clutter.” This is a quote from a member of NAPQ (National Association of Professional Organizers). Dealing with what to do with all that “stuff” we have acquired is a never-ending problem for seniors and especially teachers. CTA/NEA-Retired has offered workshops on this subject at previous conferences and we are pleased that Penny Lambert of “Clutter Cleaners” is available to present for us again this year. She has a wealth of information about downsizing, uncluttering, bereavement home closures, estate sales and much more.

If you are one of those people who are “stuff” collectors or those who are “it may come in handy someday,” you can use this information. If you collect books on “How to Organize” and have already attended multiple workshops on the subject, you will find this invaluable. Penny will be presenting two sessions at the conference and is always willing to answer questions and provide resources.

“Clutter Cleaners” is just one more reason to attend the CTA/NEA-Retired Conference, February 27-28, 2014.
Do you love to read? Do you love to read to and with children? Then Read Across America is the event for you. It’s the time that CTA and NEA work to focus the nation’s attention on the importance of reading and this year, it’s being celebrated nationally on Monday, March 3. Of course, as educators, we know that motivating children to read is an important factor in student achievement and in creating lifelong successful readers, and that activities centered on reading continue throughout the year.

CTA’s theme this year is “California Reads.” CTA is working with the California School Library Association to make it a year-long celebration and will highlight four books quarterly in the Educator. The first group of recommended books was in the September edition. An article in the February Educator will showcase four new books. The books are The Day the Crayons Quit by Drew Daywalt (Grades PreK-2), Thank You Mr. Faulker by Patricia Polacco (3-5), Wonderstruck by Brian Selznick (6-8), and Aristotle and Dante Discover the Secrets of the Universe by Benjamin Alire Saenz (9-12). These are the books that will be featured at upcoming CTA conferences and related community activities.

Retirees can be an important part of this celebration. Contact your local CTA chapter or your neighborhood school to find out about participating in school and community events. The CTA website (cta.org/raa) has information about the feature books, printable lesson plans and bookmarks, suggested activities and events, and other related materials. For more information and materials, visit cta.org/raa or contact Tiffany Hasker at THasker@cta.org.

Whatever you choose to do, just make sure to share the joy of reading because California Reads!

Bonnie Shatun, CTA/NEA-Retired Editor

GET READY FOR READ ACROSS AMERICA

ADVOCATE ONLINE
If you would like to receive the Retiree Advocate online rather than by mail, send an email request to CTA-Retired@cta.org.